

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

JAMES D. MALYUK  
NANCY L. MALYUK  
Debtor(s)

Case No. 16-10530TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/01/2016.
- 2) The plan was confirmed on 09/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/19/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2020.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$109,085.02.
- 10) Amount of unsecured claims discharged without payment: \$13,437.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,384.32
Less amount refunded to debtor	\$1,805.90

**NET RECEIPTS:** **\$53,578.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,580.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,335.73
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,915.73**

Attorney fees paid and disclosed by debtor: \$420.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CBJ CREDIT RECOVERY	Unsecured	221.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	51.40	51.40	0.00
COLLECTION SERVICE CENTER INC	Unsecured	183.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	10,297.95	NA	10,297.95	10,297.95	2,040.34
ERIE FEDERAL CREDIT UNION(*)	Unsecured	790.38	790.38	790.38	251.07	0.00
IC SYSTEM INC	Unsecured	860.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	660.00	NA	NA	0.00	0.00
MAURICE GASTON LLC	Secured	80,596.78	87,074.74	2,079.75	2,079.75	0.00
MAURICE GASTON LLC	Secured	0.00	0.00	2,731.74	2,731.74	0.00
MAURICE GASTON LLC	Secured	0.00	0.00	0.00	25,701.68	0.00
MAURICE GASTON LLC	Secured	0.00	6,477.96	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	737.42	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	904.49	NA	NA	0.00	0.00
NORTHSTAR CAPITAL ACQUISITION	Unsecured	666.76	NA	NA	0.00	0.00
ORION++	Unsecured	162.00	161.81	161.81	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,145.49	7,837.78	7,837.78	2,489.72	0.00
PREMIER BANKCARD/CHARTER	Unsecured	829.36	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGNT QU/	Unsecured	1,624.00	1,624.12	1,624.12	515.91	0.00
QUANTUM3 GROUP LLC - AGNT QU/	Unsecured	1,408.00	1,407.89	1,407.89	447.22	0.00
QUANTUM3 GROUP LLC - AGNT QU/	Unsecured	176.00	176.02	176.02	55.91	0.00
RECOVERY MGT SYSTEMS CORP++	Unsecured	136.81	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$4,811.49	\$30,513.17	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,297.95	\$10,297.95	\$2,040.34
<b>TOTAL SECURED:</b>	<b>\$15,109.44</b>	<b>\$40,811.12</b>	<b>\$2,040.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$51.40	\$51.40	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$51.40</b>	<b>\$51.40</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,998.00</b>	<b>\$3,759.83</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,915.73</u>
Disbursements to Creditors	<u>\$46,662.69</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$53,578.42</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.